IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~strikethrough~~. The status of each claim is indicated with one of (original), (currently amended), (cancelled), (withdrawn), (new), (previously presented), or (not entered).

Please CANCEL claim 8, AMEND claims 1-5, and ADD new claims 10-14 in accordance with the following:

1. (CURRENTLY AMENDED) A computer-readable recording medium recording a learning program enabling an employee to learn about a transaction through a terminal device,

wherein said learning program causes a computer to perform the process of:

storing an amount of transaction work which the employee has performed using the terminal device;

displaying a learning screen on the terminal device in response to a request for transaction learning from the employee;

storing start and end times of the transaction learning which the employee has received;

calculating, from the amount of transaction work performed before the start time of the transaction learning and the amount of transaction work performed after the end time of the transaction learning, an efficiency of the transaction work performed after the end time of the transaction learning relative to the transaction work performed before the start time of the transaction learning;

displaying a transaction screen on the terminal device to permit the employee to perform the transaction; and

displaying, on the terminal device, the learning screen enabling the employee to learn about the transaction on the transaction screen when the request for the transaction learning is made from the terminal device on the transaction screen wherein a learning button for requesting the transaction learning is displayed on the transaction screen.

2. (CURRENTLY AMENDED) The computer-readable recording medium ~~learning program~~ according to claim 1, wherein the employee whose efficiency of the transaction work is calculated is specified by a supervisor who supervises the transaction.

3. (CURRENTLY AMENDED) The computer-readable recording medium ~~learning program~~ according to claim 1, wherein said learning program further causes the computer to perform the process of picking out the employee whose efficiency of the transaction work is not higher than a predetermined value.

4. (CURRENTLY AMENDED) The computer-readable recording medium ~~learning program~~ according to claim 1, wherein said learning program further causes the computer to perform the process of picking out the transaction learning which failed to increase the efficiency of the transaction work up to a predetermined value.

5. (CURRENTLY AMENDED) The computer-readable recording medium ~~learning program~~ according to claim 1, wherein the efficiency of the transaction work is calculated by subtracting the amount of the transaction work performed per unit time before the start time of the transaction learning from the amount of the transaction work performed per unit time after the end time of the transaction learning, and dividing an obtained difference by the amount of the transaction work performed per unit time before the start time of the transaction learning.

6. (CANCELLED)

7. (CANCELLED)

8. (CANCELLED)

9. (PREVIOUSLY PRESENTED) A method of enabling an employee to learn about a transaction, comprising:

accepting activation of a learning button on a transaction screen; and

displaying a learning screen corresponding to the transaction screen on ~~the~~a terminal device, in response to the activation.

10. (NEW) A learning apparatus enabling an employee to learn about a transaction through a terminal device, comprising:

work amount storage means storing an amount of transaction work which the employee has performed using the terminal device;

transaction learning display means displaying a learning screen on the terminal device in response to a request for transaction learning from the employee;

learning information storage means storing start and end times of the transaction learning which the employee has received; and

working efficiency calculation means calculating, from the amount of transaction work performed before the start time of the transaction learning and the amount of transaction work performed after the end time of the transaction learning, an efficiency of the transaction work performed after the end time of the transaction learning relative to the transaction work performed before the start time of the transaction learning;

transaction screen display means displaying a transaction screen on the terminal device to permit the employee to perform transaction; and

learning button display means displaying, on the terminal device, the learning screen enabling the employee to learn about the transaction on the transaction screen when the request for the transaction learning is made from the terminal device on the transaction screen wherein a learning button for requesting the transaction learning is displayed on the transaction screen.

11. (NEW) The learning apparatus according to claim 10, wherein the working efficiency calculation means calculates efficiency of the transaction work of the employee specified by a supervisor who supervises the transaction.

12. (NEW) The learning apparatus according to claim 10, further comprising employee selection means performing the process of picking out the employee whose efficiency of the transaction work is not higher than a predetermined value.

13. (NEW) The learning apparatus according to claim 10, further comprising transaction learning selection means performing the process of picking out the transaction learning which failed to increase the efficiency of the transaction work up to a predetermined value.

14. (NEW) The learning apparatus according to claim 10, wherein the working efficiency calculation means calculates the efficiency of the transaction work by subtracting the amount of the transaction work performed per unit time before the start time of the transaction learning from the amount of the transaction work performed per unit time after the end time of the transaction learning, and dividing an obtained difference by the amount of the transaction work performed per unit time before the start time of the transaction learning.